IN THE UNITED STATES BANKRUPTCY COURT FOR THE NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION

In the Bankruptcy Matter of:

Victor Holloway

Debtor

Bankruptcy No. 08-14275 Judge Pamela S. Hollis Chapter: 13

RESPONSE OF HSBC MORTGAGE SERVICES INC. TO TRUSTEE'S NOTICE OF FINAL CURE PAYMENT

NOW COMES HSBC Mortgage Services, Inc., (hereinafter "Creditor"), through its attorney, Kenneth W. Bach of Johnson, Blumberg & Associates, LLC, in response to the Trustee's Notice of Final Cure Payment (hereinafter "Trustee's Notice") and states as follows:

- 1. Creditor agrees with the Trustee's Notice that the amount to cure the pre-petition default on Creditor's claim has been paid in full.
- 2. Creditor hereby gives notice that the Debtor is in default post petition (a post-petition payment history is attached hereto as Exhibit A). This default consists of:
 - a. Installment payments due June 1, 2013 through September 1, 2013, 4 payments in the amount of \$213.56 each, totaling \$854.24.
 - b. Less suspense balance -\$110.33 Totaling \$743.91.

/s/ Kenneth W. Bach

Kenneth W. Bach, ARDC #6295816 Attorney for HSBC Mortgage Services Inc.

Kenneth W. Bach Johnson, Blumberg, & Associates, LLC 230 W. Monroe Street, Suite 1125 Chicago, Illinois 60606 Ph. 312-541-9710 Fax 312-541-9711

NOTICE:

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE

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CERTIFICATE OF SERVICE

TO: Victor Holloway, 14222 South Green Bay Avenue, Burnham, IL 60633-1620
Marilyn O. Marshall, 224 S. Michigan Ste 800, Chicago, IL 60604
Timothy K. Liou, 900 West Washington Boulevard, Chicago, IL 60607
Patrick S. Layng, 219 S. Dearborn, Rm. 873, Chicago, IL 60604

I, Kenneth W. Bach, an attorney certify that I served the attached Response to Notice of Final Cure by mailing a copy to the Debtor at the address listed above by depositing the same in the U.S. mail, first class, postage prepaid at 230 W. Monroe, Chicago, IL 60606 on or before 5:00 p.m. on September 4, 2013. The remaining parties were served by the CM/ECF electronic noticing system.

/s/ Kenneth W. Bach

Kenneth W. Bach, ARDC #6295816 Attorney for HSBC Mortgage Services Inc.

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